

JUDGE GARDEK
HON. MARY M. GARDNER

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

Metal Gershon,

Plaintiff,

-against-

ARS National Services, Inc.,

Defendant.

Civil Action No.:

ECF Case - PGC

**COMPLAINT AND DEMAND
FOR TRIAL BY JURY**



Plaintiff Metal Gershon ("Plaintiff" or "Gershon"), by and through her attorneys, FREDRICK SCHULMAN & ASSOCIATES, Attorneys at Law, as and for her Complaint against the Defendant ARS National Services, Inc. ("Defendant" or "ARS"), respectfully sets forth, complains and alleges, upon information and belief, the following:

INTRODUCTION/PRELIMINARY STATEMENT

1. Plaintiff brings this action for damages and declaratory and injunctive relief arising from the Defendant's violation(s) of sec. 1692 et. seq. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA").

PARTIES

2. Plaintiff is a resident of the State of New York, County of Rockland, residing at 20 Regina Rd., Monsey, New York 10952.
3. Defendant is a collection firm with a principal place of business at 201 W Grand Ave, Escondido, California 92025, and, upon information and belief, is authorized to do business in the State of New York.

4. Defendant is a “debt collector” as the phrase is defined and used in the FDCPA.

JURISDICTION AND VENUE

5. The Court has jurisdiction over this matter pursuant to 28 USC Sec. 1331, as well as 15 USC Sec. 1692 et. seq. and 28 U.S.C. Sec. 2201. If applicable, the Court also has pendent jurisdiction over any State law claims in this action pursuant to 28 U.S.C. Sec. 1337(a).
6. Venue is proper in this judicial district pursuant to 28 U.S.C. Sec. 1331(b)(2).

FACTUAL ALLEGATIONS

7. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered “1” through “6” herein with the same force and effect as if the same were set forth at length herein.
8. Upon information and belief, on a date better known to Defendant, Defendant began collection activities on an alleged consumer debt from the Plaintiff (“Alleged Debt”).
9. On or about August 10, 2011 at approximately 4:46 pm Plaintiff and Defendant had their initial oral communication with respect to the Alleged Debt. In that communication, the Defendant failed to state that it was attempting to collect a debt and that any information would be used for that purpose.
10. Said failure on the part of defendant is a violation of the FDCPA, 15 U.S.C. § 1692e(11).
11. As a result of Defendant’s deceptive, misleading and unfair debt collection practices, Plaintiff has been damaged.

FIRST CAUSE OF ACTION
(Violations of the FDCPA)

12. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "11" herein with the same force and effect as if the same were set forth at length herein.

13. Defendant's debt collection efforts attempted and/or directed towards the Plaintiff violate various provisions of the FDCPA, including but not limited to 15 USC §1692e(11).

14. As a result of Defendant's violations of the FDCPA, Plaintiff has been damaged and is entitled to damages in accordance with the FDCPA.

DEMAND FOR TRIAL BY JURY

15. Plaintiff demands and hereby respectfully requests a trial by jury for all claims and issues in this complaint to which Plaintiff is or may be entitled to a jury trial.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff Metal Gershon, on her behalf, demands judgment against the Defendant ARS National Services, Inc., as follows:

- A. For actual damages provided and pursuant to 15 USC Sec. 1692k(a)(1);
- B. For statutory damages provided and pursuant to 15 USC Sec. 1692k(a)(2)(A);
- C. For attorneys' fees and costs provided and pursuant to 15 USC Sec. 1692k(a)(3);
- D. A declaration that the Defendant's practices violated the FDCPA; and,
- E. For any such other and further relief, as well as further costs, expenses and disbursements of this action, as this Court may deem just and proper.

Dated: New York, New York
October 26, 2011

Respectfully submitted,

By:



Samuel A. Ehrenfeld

FREDRICK SCHULMAN & ASSOCIATES
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